

IN THE CLAIMS

Please amend claims 1, 6, and 7, as follows.

1. (Currently Amended) A method for facilitating the processing of a request for an item, comprising:

receiving a communication at a computer system from a customer through the Internet, the communication including the request for the item;

obtaining information relating to the customer for use in processing the request, the information being transmitted by the customer in a web form or email;

evaluating a first set of criteria related to the information relating to the customer to determine if the request involves potential fraud;

selectively evaluating, ~~based upon~~ if the evaluation of the first set of criteria indicates low potential fraud, a second set of criteria related to the information relating to the customer to further determine if the request involves potential fraud, the selectively evaluating using table-driven logic to compare the second set of criteria with previously obtained information relating to the customer, the previously obtained information being stored in a database;

evaluating override criteria, based upon the evaluation of the first set of criteria or the second set of criteria of potential fraud, to determine whether to override the evaluation of potential fraud; and

outputting an indication of the evaluating step, the selectively evaluating step, and the evaluating override criteria step and using the indication to determine whether to issue the requested item,

wherein the evaluating step, the selectively evaluating step, the evaluating override criteria step, and the outputting step are performed using the computer system.

2. (Previously Presented) The method of claim 1, wherein the step of receiving a communication from a customer includes receiving a communication from a customer wherein the item is at least one of a good, service, transaction, financial account and financial card.

3. (Previously Presented) The method of claim 1, wherein the evaluating step includes at least one of evaluating information from an automatic number identification service and information from a password provided by the customer.

4. (Cancelled)

5. (Previously Presented) The method of claim 1, further including using the outputted indication to determine whether to authorize a transaction requested by the customer.

6. (Currently Amended) An apparatus for facilitating the processing of requests for financial-related transactions, comprising:

a processing unit;

a system memory coupled to the processing unit storing a plurality of modules, the plurality of modules comprising:

a module configured to receive, via a communications network, a communication from a customer, the communication including a request for a particular financial card;

a module configured to obtain information relating to the customer for use in processing the request;

a module configured to evaluate a first set of criteria related to the information relating to the customer to determine if the request involves potential fraud;

a module configured to selectively evaluate, ~~based upon~~ if the evaluation of the first set of criteria indicates low potential fraud, a second set of criteria related to the information relating to the customer to further determine if the request involves potential fraud; [[and]]

a module configured to evaluate override criteria, based upon the evaluation of the first set of criteria or the second set of criteria of potential fraud, to determine whether to override the evaluation of potential fraud; and

a module configured to output, via a network, an indication of the evaluating, selective evaluating, and evaluating of override criteria, and using the indication to determine whether to issue the requested financial card.

7. (Currently Amended) A method for facilitating the reduction of fraud associated with a transaction card account and a request for a particular financial card by a customer, the method comprising:

receiving a communication at a computer system from a customer through the Internet, the communication including a request for a financial card and information relating to the customer for use in processing the request;

selectively evaluating first and second sets of criteria related to the information relating to the customer to determine if the request involves potential fraud, the selectively evaluating using

table-driven logic to compare the second set of criteria with previously obtained information relating to the customer, the previously obtained information being stored in a database;

~~evaluate~~ evaluating override criteria, based upon the evaluation of the second set of criteria of potential fraud, to determine whether to override the evaluation potential fraud; and

performing an action related to the transaction card account based upon the evaluating step, including using the evaluating to determine whether to issue the requested financial card,

wherein the selectively evaluating and evaluating override criteria steps are performed using the computer system.

8. (Previously Presented) The method of claim 7, wherein the selectively evaluating step includes evaluating information for an automatic number identification service and information for a password provided by the customer.

9. (Previously Presented) The method of claim 7, further including using the outputted indication to determine whether to authorize a transaction requested by the customer.

10. (Previously Presented) The method of claim 7, wherein the step of performing an action includes at least one of opening a transaction card account, closing a transaction card account, opening a related transaction account, changing demographic information related to the transaction card account and changing financial information related to the transaction card account.

11. (Cancelled)